

Substitute for form 1449A&B/PTO				Complete if Known	
				<i>Application Number</i>	10/098,586
				<i>Filing Date</i>	March 14, 2002
				<i>First Named Inventor</i>	Krajewski, Steve R.
				<i>Art Unit</i>	3693
				<i>Examiner Name</i>	Sara M. Chandler
Sheet	1	of	1	<i>Attorney Docket Number</i>	020375-005400US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (<i>if known</i>)			
	AA	US-2003-0004868	01-02-2003	Early et al.	
	AB	US-2003-0046222	03-06-2003	Bard et al.	
	AC	US-			

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ Number ⁴ Kind Code ⁵ (<i>if known</i>)			
	AD				<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	AE	HIGGINS, Kevin T., "Credit Card Management," 1993, Volume 5 Number 12, pages 58-66.			<input type="checkbox"/>
	AF	KAUFELD, John, "Paradox 5 for Windows for Dummies," 1994, IDG Books Worldwide, Inc., 20, 21, 63-76, 92-99, 177-181, and 273-278.			<input type="checkbox"/>
	AG				<input type="checkbox"/>

Examiner Signature	Date Considered
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¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.